



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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01/11/02  
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SP

In re Application of: PADALINO, Ronald, et al.  
Application No. 09/387,381  
Filed: September 2, 1999  
For: SYSTEM AND METHOD FOR  
AUTOMATED DEBITING AND SETTLING  
FINANCIAL TRANSACTIONS  
Examiner: Wasylchak, S.  
Group Art Unit: 2165

RECEIVED  
JAN 10 2002  
Technology Center 2100

Assistant Commissioner for Patents  
Washington, DC 20231

AMENDMENT AND REMARKS

Sir:

In response to the Office Action mailed July 3, 2001, please amend the above-identified U.S. patent application as follows:

In the Claims:

Please amend the claims as follows:

- AI
1. (Amended) A method for automated settlement of a financial transaction, comprising:
    - receiving an identification of a currency-dispensing entity via an interactive voice response system in connection with a financial transaction comprising an emergency cash transaction for a caller;
    - receiving an identification of a caller language via the interactive voice response system and thereafter prompting the caller in the identified language;
    - receiving an identification of the caller and the caller's home bank via the interactive voice response system;
    - bridging the caller to the caller's home bank by the interactive voice response system;